

*Sept 10 80 342 p*DEED OF APPOINTMENT OF SUBSTITUTED TRUSTEE

THIS DEED OF APPOINTMENT OF SUBSTITUTED TRUSTEE, made this 27th day of August, 1986, by **FIRST FEDERAL OF MARYLAND** (formerly First Federal Savings and Loan Association of Hagerstown.

WHEREAS, a Deed of Trust from Paul R. Ostroy unto First Federal Savings and Loan Association of Hagerstown dated the 30th day of March, 1982, and recorded in Liber 1168, folio 364, among the Land Records for Frederick County, Maryland, was given to secure a loan evidenced by a "Note in the amount of One Hundred Forty-Five Thousand and no/100 Dollars (\$145,000.00); and

WHEREAS, said Deed of Trust gives the irrevocable power to appoint Substituted Trustees to the holders of said Note which may be exercised at any time after the date of said Deed of Trust, by filing for record, a Deed of Appointment; among the Land Records of Frederick County, Maryland; and

WHEREAS, First Federal Savings and Loan Association of Hagerstown (now First Federal of Maryland) pursuant to said power, and as holder of the Note aforesaid, desires to appoint Seymour B. Stern as Substituted Trustee in the place and stead of Donald W. Crawford.

NOW, THEREFORE, WITNESSETH: That for and in consideration of the sum of Ten Dollars (\$10.00) and other good and valuable considerations, the said FIRST FEDERAL OF MARYLAND does hereby appoint SEYMOUR B. STERN, Substituted Trustee under the aforesaid Deed of Trust with identically the same title and estate in and to the land, premises and property conveyed by said Deed of Trust, and with all rights, powers, trusts, and duties of Donald W. Crawford, predecessor in Trust, with like effect as if originally named as Trustee under said Deed of Trust.

12.00